

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Jeffrey S Bernacki
Carmela Bernacki
Debtor(s)

Case No. 17-24542

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/16/2017.
- 2) The plan was confirmed on 10/06/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/17/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/17/2018.
- 6) Number of months from filing to last payment: 12.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$37,485.98.
- 10) Amount of unsecured claims discharged without payment: \$14,813.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$61,000.00
Less amount refunded to debtor	\$58.92

NET RECEIPTS: **\$60,941.08**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,472.85
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,472.85**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK USA NA	Unsecured	NA	9,160.37	9,160.37	9,160.37	0.00
CAVALRY SPV I LLC	Unsecured	6,398.00	6,506.38	6,506.38	6,506.38	0.00
CAVALRY SPV I LLC	Unsecured	131.00	161.91	161.91	161.91	0.00
DISCOVER BANK	Unsecured	16,044.00	16,044.80	16,044.80	16,044.80	0.00
DISCOVER BANK	Unsecured	5,999.00	5,999.71	5,999.71	5,999.71	0.00
DITECH FINANCIAL LLC	Secured	0.00	0.00	0.00	0.00	0.00
LVNV FUNDING	Unsecured	1,997.00	2,070.61	2,070.61	2,070.61	0.00
QUANTUM3 GROUP	Unsecured	9,854.00	10,110.09	10,110.09	10,110.09	0.00
QUANTUM3 GROUP	Unsecured	1,527.00	1,527.00	1,527.00	1,527.00	0.00
QUANTUM3 GROUP	Unsecured	5,657.00	5,812.11	5,812.11	5,812.11	0.00
TERESA MOROLLA	Unsecured	1,000.00	NA	NA	0.00	0.00
US BANK/RMS CC	Unsecured	6,981.00	NA	NA	0.00	0.00
SYNCHRONY BANK/SAMS	Unsecured	112.00	NA	NA	0.00	0.00
MICHELE LOSURDO	Unsecured	1,000.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	412.00	NA	NA	0.00	0.00
CHASE	Unsecured	5,308.00	NA	NA	0.00	0.00
TD BANK USA NA	Unsecured	58.00	75.25	75.25	75.25	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$57,468.23	\$57,468.23	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,472.85</u>	
Disbursements to Creditors	<u>\$57,468.23</u>	
TOTAL DISBURSEMENTS :		<u>\$60,941.08</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/31/2018

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.